Mr. *DAVID JONES*'s

VINDICATION

Againſt the

Athenian Mercury

CONCERNING

USURY.

Gentlemen,

UPon *March* the 5th you took upon you to anſwer that part of Mr. *David Jones*'s Farewel Sermon that related to Uſury. But in reality you have done no ſuch thing. For, if you had: Then in the

Firſt place, You muſt have anſwer'd

His Challenge, *Pag.* 35. *I do here openly make this Challenge to all the Patrons of Uſury; if they will bring me any one approved Author among the Ancients that has defended Uſury, I will bring them Fifty, I will bring them Hundreds, yea, I will bring them whole Councils and Fathers that have unanimouſly condemned it.* And certainly that muſt needs be a very great Sin

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that, among all the Ancients, has no Patron that dares appear in it's Defence, but has All againſt it with one conſent.

And likewiſe, What he there quoted out of Biſhop *Sanderſon*. And till you do ſo, all your Anſwers will be nothing at all to his Sermon. And I do verily believe, that neither You, nor all Men living, will ever be able to anſwer him as to that particular.

Secondly, You muſt have anſwer'd

The 17th Canon of the firſt Nicene *Council* (which is referred to *Pag.*35.) whereby all Uſurious Clergymen were degraded from Holy Orders. Which I am credibly informed, was never done but for a Mortal Sin. And therefore, Biſhop *Bedel* (that moſt excellent Reformer of Clerical Abuſes in the Church of *Ireland*) *thought the degrading of a Biſhop was too Sacred a thing to be done meerly upon Politick Conſiderations*; which I would have writ in Letters of Gold. *Bp. Bedell's Life, Pag.* 145.

As likewiſe the 20*th Canon of the* Elibertin *Council* (which is referred to in the ſame place) whereby all Uſurious Lay-men were Excommunicated in their Life-time.

As likewiſe the Lateran *Council under* Alexander *the Third*, where it was Decreed that all manifeſt Uſurers ſhould be deprived of Communion and Fellowſhip of Chriſtians in their Life, and of Chriſtian Burial after Death, till their Heirs had reſtored their Uſury. At which Council this Queſtion was put by *Panormitan* an Archbiſhop, Whether Uſury might not be diſpenſed with for the Redemption of poor Chriſtians taken Captive by the Saracens? And the Anſwer he had was to this effect. Since both Old and New Teſtament deteſt the Crime of Uſury, no Diſpenſation was to be admitted for it, no, not for ſo charitable a Work, as the Redemption of Chriſtian Captives.

As likewiſe the 109*th Canon of our Church*, where Uſury (not *only* exceſſive Uſury, any more than exceſſive Adultery, but all Uſury in general, *the leaſt as well as the greateſt*) is thought a ſufficient Crime to keep any Man from the Sacrament. And there, you muſt have reconciled the Canon and the Statute-Law, the one of which *ſeems* to allow of Uſury, and the other Excommunicates any Man that is guilty of it. And that you might eaſily have done thus. The Statute-Law does not *Allow* Uſury, but only *Stints* and *Limits* it to Six in the Hundred, and ſo far gives way to it, for the preventing of greater Miſchiefs. And this is not enough to excuſe the Uſurer in the Court of Conſcience. And thus the Jews deceived themſelves in the matter of Polygamy and Divorce: They thought *Moſes*'s Law had allowed them in thoſe Sins: But our Saviour ſhew'd them plainly, that *Moſes* gave them only a Toleration in them for the hardneſs of their Hearts. The very *Toleration* or Permiſſion of a thing, ſhews its Badneſs. For if it were Good, it might be done without any Toleration or Permiſſion at all. And therefore we find in the 21 *of King James the Firſt*, That no Words con-

contained in the Law about Uſury, *ſhould be Conſtrued or Expounded to allow the practice of Uſury in point of Religion or Conſcience.* And therefore, notwithſtanding the Statute-Law does ſtint and limit Uſury for the avoiding of greater Evils; yet *it does not, it cannot,* exempt the Uſurers from Eccleſiaſtical Cenſures, but leaves them to be Excommunicated by the 109 Canon. And therefore, *Dominicus à Soto de Juſt. & Jur. l. 1. qu. 6. Art.* 2. is in the right on't, when he ſays, *Stews are permitted to prevent Adulteries, and Uſury to avoid Theft.*

As likewiſe, Ezek. 18. 8, 13. Where *All Uſury,* and *All* Increaſe that way, *though never ſo little,* is ſaid to be ſo great a Sin, that whoever is guilty of it, ſhall ſurely dye for it, and his Blood ſhall be upon his own Head.

As likewiſe, Jer. 15. 10. Where it is plain, that if the Prophet had either taken or given upon Uſury, every one in the whole Earth might lawfully have Curſed him.

Thirdly, You muſt have ſhew'n, whether, if Uſury be at all lawful; it be ſo lawful as to make a Trade of it; as Mr. *Jones*'s former Hearers in *Lombard-Street* do. And there you muſt have anſwered what Biſhop *Sanderſon* ſays, *Pag.* 37. *If any thing can make a Calling Unlawful, certainly the Uſurer's Calling cannot be Lawful.* And therefore, have a great care leſt you by countenancing Uſury after your Ability, do harden any Man in his Sin, and thereby do become guilty of his Sin, and ſmart for it at the Day of Judgment. He that approves or defends what Wicked Men do, is worſe than thoſe Wicked Men that do thoſe wicked things, *Rom.* 1. 32.

And this, (if you will give me leave to ſpeak freely, without thinking me Proud for preſuming to direct your Society,) is what you muſt have done, if you had anſwered Mr. *Jones*'s Sermon. But inſtead of this, let us now ſee what it is that you have done.

Firſt of all, You have pick'd Two or Three Lines out of *Pag.* 34, 38, which you repreſent as His. Whereas, if you had had that *Charity,* and *Sincerity,* and *Reſpect to Truth* you profeſs, you would have repreſented them as they really are in effect, the Words of God, by his Prophets *Jeremiah* and *Ezekiel,* whoſe joynt Authority he there quotes for them.

Secondly, You have premiſed Two things, namely, *That you do not intend to juſtifie the Rich, who exact from the Poor; nor thoſe who immoderately deſire Gain or Increaſe, who are Idolaters.* And yet, thoſe very things ſome of Mr. *Jones*'s former Hearers in *Lombard-Street* are notorious for: As you may gather from *His Sermon upon Family-Duties,* Pag. 19. Where he ſeems to tax ſome of them with *Robbing of Orphans, Oppreſſing Widows, Grinding the Face of the Poor, Griping Uſury,* and *Suing out Pardons from the State for Extortion.* And if you had loved their Souls as well as he

does, *notwithstanding all their Injustice against him*, you would have told them so as well as he did. *Namely*, you would have told them in plain terms, *that whatever you writ in your* Mercury, *was not at all designed to Justifie their making Usury their Calling.* Which, even those few Modern Writers that are falsly esteemed Patrons of Usury, have always Condemned. And if a Man does not deal thus plainly with them, he does nothing at all. Their Jewels and their Precious Stones do so dazle and glister, and dare such a lustre upon their Eyes, that they are *perfectly Blinded*; insomuch that they can scarce see and know themselves, when they are told to their Faces, *Thou art the Man.*

And God grant that Mr. *Jones*'s Successor may deal with them as impartially as he has done: To which purpose I would desire him to read the excellent Bishop *Jewel*, upon 1 *Thes.* p. 121. *But what speak I of the ancient Fathers of the Church? There was never any Religion, nor Sect, nor State, nor Degree, nor Profession of Men, but they have disliked* Usury. *Philosophers, Greeks, Latins, Lawyers, Divines, Catholicks, Hereticks, all Tongues and Nations, have ever thought an Usurer as dangerous as a Thief. The very Sense of Nature proves it to be so. If the Stones could speak, they would say as much.*

And if we had as Zealous Clergy now-a-days, Usury would be thought as *Detestable a Sin now*, as it was in the 13 *of Eliz.* and in the Reign of King *Edw.* VI. *Where all Usury or Increase*, &c. *was punished not only with the Forfeiture of Principal and All, but with Imprisonment and Ransom at the Kings Will and Pleasure.*

Again Bishop *Jewel*, Pag. 144. After a long Discourse against Usury, he has these Words; *Thus much I thought expedient to speak of the loathsom and Foul Trade of Usury. I know not what Fruit will grow thereby, and what it will work in your Hearts. If it please God, it may do that good I wish: I have done my Duty, I call God for a Record unto my Soul, I have not deceived you. I have spoken unto you the truth: If I be deceived in this matter, O God thou hast deceived me. Thou sayst*, Thou shalt take no Usury: *Thou sayst*, He that taketh Increase shall not live. *What am I, that I should hide the Words of my God, or keep them back from the Hearing of his People? The Learned Old Fathers have taught us*, It is no more Lawful to take Usury of our Brother, than it is to Kill our Brother, &c.

And again, *Pag.* 145. *I hear there are certain in this City, which wallow wretchedly in this Filthiness*, (to wit Usury,) *without Repentance; I give them warning in the Hearing of you all, and in the Presence of God, that they forsake this cruel, and detestable Sin. If otherwise they continue therein, I will open their shame, and* DENOUNCE EXCOMMUNICATION *against them, and publish their* NAMES *in this place before you all; that you may know them, and abhor them as the* PLAGUES *and* MONSTERS *of the World: That if they be past all Fear of God, they*

may

may yet repent and amend for Worldly Shame. And this I humbly offer to Mr. *Jones*'s Succeſſors Conſideration. If he does not Preach againſt this Sin in *Lombard-Street*, he will be guilty of their Blood, and their Blood will be required at his Hands.

Thirdly, You ſtate the Queſtion thus, *Whether it be abſolutely unlawful to Receive*, (I ſuppoſe you mean by Contract, not by way of Gratitude,) *Any increaſe of Any for the uſe of their Monies?* To which you give this Anſwer, *In the true ſignification of the Word, 'tis certainly Damnable; but in the Senſe you now uſe it, 'tis very lawful and neceſſary.* That is, Uſury in its true ſignification according to *God's Word*, is certainly Damnable; but in its *falſe* ſignification according to *Man's Invention*, it is very lawful and neceſſary. And here I would fain know of any Man,

Firſt of all, Which is to take place, its true or its falſe ſignification? God's Word, or Man's Invention? Truth or a Lye? Chriſt or Belial?

Secondly, I would fain know, whether if Uſury be not abſolutely Unlawful: Yet, its being of *Bad Report*, and its having the *Appearance of Evil*, is not enough to hinder it from being made a Calling? Certainly, no Man can deny, but there are a great many things, which though they be not abſolutely unlawful, are yet abſolutely unlawful to be made a Calling. No Man can deny, but that Uſury is of *Bad Report*; for all Ages have decry'd it: And all the Earth may lawfully Curſe an Uſurer, *Jer.* 15. 10. And no Man can deny, but that Uſury has the *Appearance of Evil*, if it be not Evil indeed; for it always *appears* in Bad Company: It *appears* with *Lying, Backbiting, Deceit, Wrong and Bribery, Pſal.* 15. It *appears* with *Idolatry, Oppreſſion, Adultery, Cruelty, Unmercifulneſs to the Poor, Blood-ſhed and Murther*, Ezek. 18. And it *appears* with *the Profanation of Holy things, the abomination of Uncleanneſs, and the unnatural Sins of Inceſt*, Ezek. 22. And 'tis St. *Baſil*'s Obſervation upon it, Ἐν μέσοις τοῖς κακοῖς: It always *appears* in the midſt of the greateſt Evils. And therefore certainly, though it ſhould not be *abſolutely* unlawful, yet it is ſo unlawful, it is of ſuch *Bad Report*, and it has ſuch *Appearance of Evil*, that no *Honeſt* Man who avoids *both* upon pain of Damnation, will ever adventure to make it a Calling.

Fourthly, You affirm that *the true Signification of Uſury* in the Scripture, *is Extortion or grinding the Face of the Poor.* And you affirm alſo, *That it being allowed the Jews to take Uſury of Strangers; Therefore it is not Morally Evil.* From whence I make this Obſervation. All Men allow that Extortion and grinding the Face of the poor are Morally Evil and

and Simply unlawful. And consequently, Scripture-Usury being Extortion according to you; and Extortion or grinding the Face of the Poor being Morally Evil according to all: It necessarily follows according to you, that God never so much as allow'd the Jews to take Usury even from Strangers, (which has more truth in it, as I shall shew hereafter, than both your Propositions.) For say you, *He never allows that which is Morally Evil.* And consequently, either your First, or Second, or both your Propositions are all false. And indeed so they are. For the Proof of which I only premise thus much.

Extortion in our Land with relation to Usury, (in the Sense you say you now use it) is the Exacting of more Usury than the Law allows. *That is,* It is the Exacting of more than Six in the Hundred. And therefore your

First Proposition, (which holds that Extortion or Grinding the Face of the Poor, is only meant by Scripture-Usury) is all false. For Usury in the Scripture Language is not the exacting of more than Six in the Hundred. But

First of all, The Exacting of One in the Hundred is Scripture-Usury, *Nehem.*5.11. where *Exacting the Hundredth part of the Mony* lent is called Usury. And *v.*12. *Requiring Nothing* is opposed to it. And consequently, He that requires any thing, tho never so little, for the Use of Mony, is a Scripture-Usurer.

Secondly, The Law says, *Levit.* 25.36. *Take thou No Usury or Increase from thy poor Brother.* And the Prophet says, *Ezek.* 18.8. *He that hath not given forth upon Usury, neither hath taken Any Increase.* From whence it is plain, that whoever taketh any Increase, tho never so little, and not only he that taketh above Six in the Hundred, is a Scripture-Usurer.

Thirdly, If Extortion, *that is,* If taking above Six in the Hundred, be only meant by Scripture-Usury: Then, it was lawful for the Jews to take Six in the Hundred even of their poor Brother. Which I believe, no Man of common Sense can with any Modesty affirm. From whence I conclude, That your first Proposition is all false. And your

Second Proposition (which holds, that God never allowed the Jews any thing that is Morally Evil) is all false too. For, God has allowed the Jews some things which are Morally Evil, for the Hardness of their Hearts, as in the Cases of Polygamy and Divorce, which were not so from the beginning, *Matth.* 19.8. Not to mention the allowance they had to spoil the *Egyptians,* which has several sort of Answers given it by Learned Men, *Exod.* 12. 36.

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The Sum of which is this, *If both your Propoſitions are true* (as they are really falſe) *then, they do utterly overthrow each other. And conſequently, for all that you have hitherto ſaid, Mr.* Jones's *Sermon is Unanſwerable.*

Gentlemen,

I confeſs there are a great many things more to be anſwer'd in your Mercury. Of which, God willing, you ſhall have an account in another Sheet ſometime next Week. My Ordinary buſineſs is ſo great that I cannot well prepare above a Sheet a Week for the Preſs. And therefore, I hope, you'l excuſe me for not giving you a full Anſwer at preſent.

ADVERTISEMENT.

I Have oftentimes been forced to vindicate Mr. *Jones* in ſeveral Companies upon the account of Uſury. And I have found that this *Captious Objection* has been frequently made againſt him.

Obj. If we may not Lend, what will the King do, who is forced to take Mony upon Uſury? To which I humbly crave leave to give you Mr. *Jones*'s own Anſwer to it. For, it is that which he ſent to the Preſs as a Poſtſcript to his Farewel Sermon, and had been then Printed, had not all the Copies been wrought off before it came, and that he was deſired to put it off to ſome other Opportunity. And if it give any juſt Offence to the preſent Government, he does now retract it, and heartily beg Pardon.

Anſw. Don't Lend the King *upon Uſury*, but Lend him *Freely*. Let it be your Free-will Offering. Let it be your Voluntary Oblation. You can never Lend it better. You lend it to fight the Lord's Battles againſt the Mighty. What is now become of all thoſe Your *Lives and Fortunes* that you lately ſo prodigally proffer'd for the Support of Popiſh Tyranny and Arbitrary Government? Would you have *Given All* to *Betray your Liberty, your Property, and your Religion?* And will you *Lend Nothing to ſecure them all?* Is it not enough for the King to *Hazard his Life*, who, as *David*'s Men ſaid of him, *is worth Ten Thouſand of us*, 2 *Sam.* 18. 3. Is it not enough for him to *Hazard his Life*, but muſt he alſo *Pay Uſury for your Deliverance?* To whom is Tribute due? To him or to you? For what do Men pay Uſury? For their own Mony, or that which is lent them? And can you then offer to make the King pay

Uſury

Uſury for his own Mony? Yea, and make Him pay Uſury to you for it? Who (*if it were in any caſe Lawful*) ought rather to do ſo to him; becauſe you do not bring him in Mony ſoon enough for your own Preſervation. What if He were as backward to help you, as you are to be helped by Him? *What if this ſhould be the laſt ill Conſequence?* Which God forbid for Chriſt his ſake! *UNGRATEFUL MEN! Kind to none but your Foes! Kind to none but* France *and its accurſed Intereſt!*

God Save K. *William* and Q. *Mary.*

FINIS.

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